IN THE CLAIMS:

Please add new claim 148, as follows:

98.   (Previously Presented) A system, comprising:

a server providing a web page accessible by customers;

a storage device storing a program;

a processor in communication with said storage device, said processor

operative with said program to:

receive a conditional purchase offer including an offer price from a

customer utilizing said web page for purchasing goods or services;

receive a payment identifier specifying a financial account for use

in providing guaranteed payment for said goods or services if said conditional purchase offer is

accepted;

compare said conditional purchase offer with seller inventory and

pricing information to determine if said conditional purchase offer is acceptable;

if said conditional purchase offer is unacceptable, transmit a

rejection of said conditional purchase offer to the customer; and

take an action to deter the customer from submitting multiple

conditional purchase offers for said goods or services, wherein said action includes limiting

additional conditional purchase offers containing a progressively increasing price.

99.   (Previously Presented) The system of claim 98, wherein said conditional

purchase offer includes an expiration date.

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100. (Previously Presented) The system of claim 98, wherein said seller inventory and pricing information includes seller-defined rules.

101. (Previously Presented) The system of claim 98, wherein the customer accesses said web page using a web browser.

102. (Previously Presented) The system of claim 98, wherein the customer accesses said web page which displays an electronic form containing a number of blanks to be filled out by the customer, the blanks representing conditions of the conditional purchase offer.

103. (Previously Presented) The system of claim 98, wherein said financial account is a debit account.

104. (Previously Presented) The system of claim 98, wherein said financial account is a credit account.

105. (Previously Presented) The system of claim 98, wherein said processor is further operative with said program to pre-authorize said offer price of said conditional purchase offer with a financial clearinghouse.

106. (Previously Presented) The system of claim 98, wherein said goods or services includes at least one of an airline ticket, an automobile, insurance, computer equipment and a hotel accommodation.

107. (Previously Presented) The system of claim 98, wherein said processor is further operative with said program to authenticate said conditional purchase offer prior to consideration thereof.

108. (Previously Presented) The system of claim 107, wherein authentication of said conditional purchase offer includes acceptance of a customer credit card number.

109. (Cancelled)

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110. (Previously Presented) The system of claim 98, wherein said action includes limiting additional conditional purchase offers that a customer can submit within a predefined period of time.

111. (Previously Presented) The system of claim 98 wherein said processor is operative with said program to compare said conditional purchase offer with seller inventory and pricing information by accessing information in at least one of. a computer reservation system and an airline reservation system.

112. (Withdrawn) A method for using a computer to process the sale of goods or services, comprising:

receiving a conditional purchase offer including an offer price from a customer utilizing a web page for purchasing goods or services;

receiving a payment identifier specifying a financial account for use in providing guaranteed payment for said goods or services if said conditional purchase offer is accepted;

comparing said conditional purchase offer with seller inventory and pricing information to determine if said conditional purchase offer is acceptable;

if said conditional purchase offer is unacceptable, transmitting a rejection of said conditional purchase offer to the customer; and

taking an action to deter the customer from submitting multiple conditional purchase offers for said goods or services.

113. (Withdrawn) The method of claim 112, wherein said conditional purchase offer includes an expiration date.

114.   (Withdrawn) The method of claim 112, wherein said seller inventory and pricing information includes seller-defined rules.

115.   (Withdrawn) The method of claim 112, wherein the customer accesses said web page using a web browser.

116.   (Withdrawn) The method of claim 112, wherein the customer accesses said web page which displays an electronic form containing a number of blanks to be filled out by the customer, the blanks representing conditions of the conditional purchase offer.

117.   (Withdrawn) The method of claim 112, wherein said financial account is a debit account.

118.   (Withdrawn) The method of claim 112, wherein said financial account is a credit account.

119.   (Withdrawn) The method of claim 112, further comprising pre-authorizing said offer price of said conditional purchase offer with a financial clearinghouse.

120.   (Withdrawn) The method of claim 112, wherein said payment for said goods or services is guaranteed.

121.   (Withdrawn) The method of claim 112, further comprising authenticating said conditional purchase offer prior to consideration thereof.

122.   (Withdrawn) The method of claim 121, wherein said authenticating of said conditional purchase offer includes acceptance of a customer credit card number.

123.   (Withdrawn) The method of claim 112, wherein said taking an action includes limiting additional conditional purchase offers containing a progressively increasing price.

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124. (Withdrawn) The method of claim 112, wherein said taking an action includes limiting additional conditional purchase offers that a customer can submit within a predefined period of time.

125. (Withdrawn) The method of claim 112, wherein said goods or services includes at least one of an airline ticket, an automobile, insurance, computer equipment and a hotel accommodation.

126. (Withdrawn) The method of claim 112, wherein said comparing of said conditional purchase offer with seller inventory and pricing information includes accessing information in at least one of a computer reservation system and an airline reservation system.

127. (Withdrawn) A method for using a computer to process the sale of goods or services, comprising:

receiving a first conditional purchase offer including an offer price from a customer utilizing a web page for purchasing goods or services;

receiving a payment identifier specifying a financial account for use in providing guaranteed payment for said goods or services if said first conditional purchase offer is accepted;

comparing said first conditional purchase offer with seller inventory and pricing information to determine if said first conditional purchase offer is acceptable;

if said first conditional purchase offer is unacceptable, transmitting a rejection of said first conditional purchase offer to the customer; and

taking an action to deter the customer from submitting a second conditional

purchase offer with an increased offer price for said goods or services within a predetermined period of time after transmitting a rejection of said first conditional purchase offer.

128.   (Withdrawn) The method of claim 127, wherein said seller inventory and pricing information includes seller-defined rules.

129.   (Withdrawn) The method of claim 127, wherein the customer accesses said web page using a web browser.

130.   (Withdrawn) The method of claim 127, wherein the customer accesses said web page which displays an electronic form containing a number of blanks to be filled out by the customer, the blanks representing conditions of the first conditional purchase offer.

131.   (Withdrawn) The method of claim 127, wherein said financial account is a debit account.

132.   (Withdrawn) The method of claim 127, wherein said financial account is a credit account.

133.   (Withdrawn) The method of claim 127, wherein said payment for said goods or services is guaranteed.

134.   (Withdrawn) The method of claim 127, further comprising authenticating said first conditional purchase offer prior to consideration thereof.

135.   (Withdrawn) The method of claim 134, wherein said authenticating of said first conditional purchase offer includes acceptance of a customer credit card number.

136.   (Withdrawn) The method of claim 127, wherein said goods or services includes at least one of:

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an airline ticket, an automobile, insurance, computer equipment and a hotel accommodation.

137. (Withdrawn) The method of claim 127, wherein said comparing said first conditional purchase offer

. with seller inventory and pricing information includes accessing information in at least one o£ a computer reservation system and an airline reservation system.

138. (Previously Presented) A system, comprising:

a server providing a web page accessible by customers;

a storage device storing a program;

a processor in communication with said storage device, said processor operative with said program to:

receive a first conditional purchase offer including an offer price from a customer utilizing said web page for purchasing goods or services;

receive a payment identifier specifying a financial account for use in providing guaranteed payment for said goods or services if said first conditional purchase offer is accepted;

compare said first conditional purchase offer with seller inventory and pricing information to determine if said first conditional purchase offer is acceptable;

if said first conditional purchase offer is unacceptable, transmit a rejection of said first conditional purchase offer to the customer; and

take an action to deter the customer from submitting a second conditional purchase offer with an increased offer price for said goods or services within a predetermined period of time after transmitting a rejection of said first conditional purchase offer,

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wherein said action includes limiting additional conditional purchase offers containing a progressively increasing price.

139. (Previously Presented) The system of claim 138, wherein said seller inventory and pricing information includes seller-defined rules.

140. (Previously Presented) The system of claim 138, wherein the customer accesses said web page using a web browser.

141. (Previously Presented) The system of claim 138, wherein the customer accesses said web page which displays an electronic form containing a number of blanks to be filled out by the customer, the blanks representing conditions of the first conditional purchase offer.

142. (Previously Presented) The system of claim 138, wherein said financial account is a debit account.

143. (Previously Presented) The system of claim 138, wherein said financial account is a credit account.

144. (Previously Presented) The system of claim 138, wherein said payment for said goods or services is guaranteed.

145. (Previously Presented) The system of claim 138, wherein said processor is further configured to authenticate said first conditional purchase offer prior to consideration thereof.

146. (Previously Presented) The system of claim 138, wherein said goods or services includes at least one of: an airline ticket, an automobile, insurance, computer equipment and a hotel accommodation.

147. (Previously Presented) The system of claim 138, wherein said processor is operative with said program to compare said first conditional purchase offer with seller inventory and pricing information by accessing information in at least one of. a computer reservation system and an airline reservation system.

148. (New) A system, comprising:

a server providing a web page accessible by customers;

a storage device storing a program;

a processor in communication with said storage device, said processor operative with said program to:

receive a conditional purchase offer including a customer defined offer price from a customer utilizing said web page for purchasing goods or services;

receive a payment identifier specifying a financial account for use in providing guaranteed payment for said goods or services if said conditional purchase offer is accepted;

compare said conditional purchase offer with seller inventory and pricing information to determine if said conditional purchase offer is acceptable;

if said conditional purchase offer is unacceptable, transmit a rejection of said conditional purchase offer to the customer; and

take an action to deter the customer from submitting multiple conditional purchase offers for said goods or services, wherein said action includes limiting additional conditional purchase offers containing a progressively increasing price based on an unacceptable conditional purchase offer.

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